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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of )  
CHRISTOPHER WARNOCK, KEN ABRAMS )  
and RICK HOLZGRAFE )  
For: METHOD AND APPARATUS FOR )  
IMPROVED INFORMATION )  
TRANSACTIONS )

San Francisco, California

Patent Application  
Assistant Commissioner for Patents  
Washington, D.C. 20231

By Express Mail No: EL195032595US  
Dated: February 4, 2000

PATENT APPLICATION TRANSMITTAL

Sir:

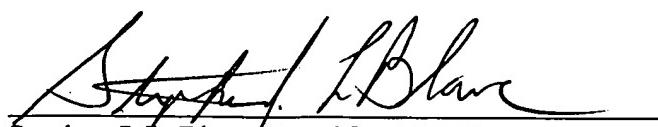
Transmitted herewith for filing is the patent application of inventors CHRISTOPHER WARNOCK, KEN ABRAMS and RICK HOLZGRAFE, for "METHOD AND APPARATUS FOR IMPROVED INFORMATION TRANSACTIONS." Enclosed are:

1. 30 pages of the specification, including 54 claims and an abstract; and
2. 7 sheets of drawings.

This application claims priority from provisional patent application Serial No. 60/159,737, filed October 15, 1999.

The filing fee will be calculated and sent at a later date.

Dated: February 4, 2000.

  
Stephen J. LeBlanc, Reg. No. 36,579  
MAJESTIC, PARSONS, SIEBERT & HSUE P.C.  
Four Embarcadero Center, Suite 1100  
San Francisco, California 94111-4106  
Telephone: (415) 248-5500  
Facsimile: (415) 362-5418

Atty. Docket: EBRA.001US1